# EUGENIC ASPECTS OF SOCIAL SECURITY

THE proposition " That the programme of social security set out in the Beveridge Report should be supported on eugenic grounds " was discussed at a Members' Meeting of the *Eugenics Society* held at the Rooms of the Royal Society, Burlington House, Piccadilly, W.1, on Tuesday, January 18th, 1944, at 5 o'clock. Mr. B. S. Bramwell, who took the Chair in the unavoidable absence of Lord Horder, urged that Sir William Beveridge's recommendations should be considered strictly in their relation to eugenics. This was not the occasion for a discussion on the wider aspects of the subject.

Mrs. E. M. HUBBACK said that she proposed to take the definition of eugenics given in the Aims and Objects of the *Eugenics Society* as " the attempt to promote fertility of persons who possess inborn qualities above the average." Her task, therefore, was to inquire, first, how the fertility of such persons could be promoted ; secondly, to determine who possessed inborn qualities above the average—namely, whether in our present social conditions we could tell the difference between the worse and the better stocks ; and lastly, to discuss the Beveridge scheme itself, and to ask whether it would influence the birth-rate in the direction in which we wished it to go.

She reminded the audience that the birth-rate was now such that the population was not replacing itself and that our net reproduction rate was somewhere in the neighbourhood of 80. It might be asked whether in certain sections of the population, on the whole the better-fed and better-off sections, the birth-rate was smaller, and in the less well-educated portion, the birth-rate was larger. In fact, it had been found by experts that the differential birth-rate was changing ; that whereas in the past there had been great differences between different economic sections of the population, much lower rates among the richer and much higher ones among the poorer, in recent years this had changed. It had been shown that in the textile industry, for instance, the birth-rate of the semi-skilled workers was lower than that of the employers, so that it looked as if, apart from the social problem group, we were getting to a state of very little difference of fertility between the economic classes.

The persistent fall in the birth-rate during the last seventy years—except for the flare-up during the war—was due mainly to two groups of causes. The first was the psychological group. High in this group she placed the feeling among potential parents of insecurity, especially of economic insecurity, above all the fear of unemployment.

The other big group of causes was very familiar—the economic causes which acted throughout nearly all society, except in the 5 per cent at the top, and in the 5 per cent at the bottom who formed the social problem group and were probably already breeding as fast as was physiologically possible. In practically every other class the economic motive was decisive in determining the number of children. Among these were the people whose income was so low that the birth of another child meant not enough food, house-room, clothing, or medical care, both for the possible new child and, if it came, for the existing children. There were also those, in another section of society, who could not afford a second son because they could not send him to an expensive school. The economic motive applied to all people who would like to have more children if having a family did not represent such a large financial handicap.

Turning to the second question, namely whether those with inborn qualities above the average could be recognized with any certainty, she suggested that one of the reasons why eugenics made such slow progress was that, as long as there were great environmental inequalities between different sections of the community, it was not easy or even possible to disentangle differences in hereditary endowment. It was now known that although certain groups of middle-class children were taller and stronger and more

intelligent than children from slums, these differences were wiped out if these slum children were given the same conditions as the others.

The recommendations of the Report, she suggested, made substantial contributions with respect to both causes of reduction in the birth-rate. In the first place, they would give a sense of security, partly by the benefits which would come into operation when the ordinary earning-power had gone, because of unemployment, illness, old age or other cause, and, perhaps even more, by the assumption on which the whole Report was based, that we should be able to prevent mass unemployment. Secondly, there were the proposals for encouraging marriage and having children. The marriage benefits, the maternity benefits, and, above all, the scheme for family allowances, would remove some of the economic deterrents to parenthood. Lastly, the provision of pensions for old people would stimulate fertility, for many families could not afford young children because of the need of keeping older dependents.

It might be asked whether the scheme would not have a dysgenic effect in encouraging fertility in the social problem group. But, in fact, this group was already breeding as fast as it could, and the Beveridge benefits, by favouring a higher standard of living, might even, for some of its members, result in a more ordered life and the beginning of the planned family.

Mr. CECIL BINNEY pointed out that, although Sir William Beveridge's Report had been put over with a great deal of publicity and had been accepted by many without thought, it was an elaborate and detailed scheme, and the only fair way to criticize it from a eugenic or any point of view was by going into details.

He began with the postulate that social insurance was almost necessarily not eugenic, though it did not follow that for this reason it should be rejected. The whole basis of social insurance was that the more effective members of the community had to bear the burden of the others, and this must be dysgenic rather than eugenic. Widows' pensions could not possibly be eugenic; the old Hindu system of marriage at an early age and death on widowhood, though undesirable on other grounds, was more likely to promote the population because there were no old people to be kept by those who were still in a position to produce children. Every effective man, who would be able to have healthy children and could keep them, now found himself burdened by rates and taxes which he had to pay for the support of others. He was not sent to gaol if he did not have children, but he was sent to gaol if he did not pay the rates; and about one-fifth of his income had to be paid away to the community for various social services before he could have children of his own. The Beveridge scheme called upon those who were able to earn money to find the money to keep those who could not or did not work, and those persons whom one would on eugenic grounds encourage to have children were being taxed to pay for the others.

It might be argued that the most effective member of the community might be ill or out of work, and there must be something like a Beveridge scheme, but that assumed that the only way in which a man could be kept when unable to work was by social insurance. There were other ways. A man might for the first few years of his working life be able to depend on his parents, later on he could save or insure voluntarily, but by the Beveridge scheme he was compelled to pay just as much as the person who would draw out far more. In other words, there was no longer any basis of insurance in the scheme. In no insurance scheme could one entirely adjust the rates; those who were bad risks paid too little and were carried by those who were good risks. In the Beveridge scheme any attempt to adjust the contributions proportionately to what people were likely to draw out was deliberately thrown over. Sir William thought it out of date, and even where particular industries had schemes of their own they were to be swept away and the people in those industries reduced to the level of the others. For instance, the banks had a scheme to insure their employees against the same risks as the Beveridge

scheme, and it worked so well that the employees contributed nothing and the banks very little, the reason being that banks employed people of a high standard who did not lose their job and were healthy. Yet under the Beveridge scheme the bank clerks would be compelled to pay the same contributions as workers in industries where there was a real risk of unemployment, and this meant that the bank clerks would be taxed in order to bear the risk of those who had less certain jobs.

That was the general nature of social insurance. To offset this dysgenic trend, all Sir William Beveridge offered was children's allowances, and they could not be regarded as eugenic since they promoted the birth of children without consideration whether they were of a desirable type. This was clear because it was a flat rate of 8s. per week and the inducement would therefore be greater in inverse proportion to the earnings of the people who were receiving it. Although a man who had an income of £10,000 was not necessarily more valuable to the community than a man with £1,000 a year, one could say of wage-earning people that their value to the community was roughly proportionate to the amount which they earned. This scheme of paying the same to everybody offered the highest inducement to those with the lowest standard and to those who were careless as to how the money was spent.

Turning from the lowest group of people, those to whom 8s. would be a consideration, to the higher groups, he considered the position of a young professional man. The *Eugenics Society* had always taken the line that for a system of children's allowances to be eugenic it must not pay a flat rate but be worked out in each profession. Sir William Beveridge admitted, when he spoke to the *Society*, that his scheme would have to be supplemented by schemes in the professions, and one naturally asked him why it was necessary that the scheme should be compulsory at all. His answer was, " It has got to be compulsory." Hitler himself could not have given a better answer!

One had to consider not only what was going to be drawn out but what had to be paid in. At present the professional man was burdened with income tax and rates, but was left outside the scope of social insurance. Under the Beveridge scheme he would be compelled to contribute ; he would pay 4s. 3d. a week himself ; what his wife contributed would depend on whether she was working, but under certain circumstances she would be paying 3s. 9d., so that between them they would pay 8s. a week or a tax of £20 a year. Therefore they would have to have three children before the proposed children's allowances were of any benefit to them. In view of the birth-rate among these people it was improbable that they would have three children.

Moreover, the contributions they paid before they had a child must be taken into account. Also, Sir William Beveridge postulated that the introduction of the scheme would cost an extra £86,000,000 a year in income tax. The effect of the Beveridge scheme was to surcharge them with a large sum of money when they were already failing to have children for the economic reason that they could not find the money. It would be observed that this class of people would get practically nothing from the scheme except the cost of their burial and some medical advice. They got no help if their work ceased, nor if they were disabled by illness for less than thirteen weeks, a period which would probably have brought their profession to an end. The class of the community which should be encouraged to have children, both because their birth-rate was falling and because they were regarded as socially valuable, were offered nothing by the scheme, which imposed on them an enormous liability which they would be unable to shoulder and yet have more children.

He had hoped to say something about the psychological reasons mentioned by Mrs. Hubback, but time would not permit. He asked those who had not read the Report to do so and to see the kind of society which it envisaged. People did not want to bring children into a world of insecurity, neither did they want to bring them into a world of slavery. Those who thought that word

inapplicable to the Beveridge scheme should read the Report through. People would be sent to work they did not want, in places they did not like. All would have identity cards, all would be tabulated: in other words a police state, the very thing which they were supposed to be fighting against, would be introduced into this country.

Mr. G. R. MITCHISON said he could not accept the *Society's* definition of eugenics because it seemed to imply that someone or another was in a position to estimate what were the superior inborn qualities which it was desired to perpetuate. He had not the impertinence to make such an assumption. Nevertheless, he was glad the *Society* did not describe as eugenics the process of abolishing the poorer part of the population, though listening to Mr. Binney he felt that some of the members might have that in mind.

The need for social insurance had been recognized in this country since the reign of Queen Elizabeth and earlier; he seemed to remember a statement about the duties of the rich in the matter of distributing their goods to the poor which ante-dated Queen Elizabeth by 1,500 years or more. It was too late to go back to magnificently pre-mediæval ideas and wash our hands of the poor and only look at the upper classes on the system of "the richer the better." Those ideas died some considerable time ago. He welcomed the Beveridge Report because it seemed to him to shoulder a burden which lately we had not had the courage to shoulder, and it did mean to go forward. He would rather shoulder that burden than stay in the dark stream of moderate respectability.

The main object of this Report was to deal with want, which as to three-quarters or more of its causes, as the experienced author of it found, was a matter of temporary loss of earning power. How did any of us expect those who were faced with starvation whenever they were out of work, or when ill-health affected them, to provide a healthy and fine race? True eugenics must mean enabling the decent people in every stratum of the population to have and nurture children. Implicit in these criticisms was the assumption that we recognized where such decent people were to be found, but he for one had not the courage to make it. Sir William pointed out that the remainder of causes of want in this country were the failure to adapt earning-power to family size, and with that in view he recognized the necessity for children's allowances, the first assumption made in the Report. Children's allowances were, Sir William affirmed, now generally recognized as something which had to come.

What did people want who opposed this Report? What was the use of their saying, "This is going to leave the middle-class in a worse hole than ever"? The statement that the scheme would cost £86,000,000 in income tax was a misrepresentation. It was perfectly true that this was the sum given by Sir William as the cost of what he proposed, but it was not the answer to the question of what it would cost the middle class. The answer was that if one let other people starve, if one let them be out of work, if their children were allowed to be under-nourished, the £86,000,000 would be saved, but the country would be ruined in the process. It was sheer misrepresentation to take one side of the balance-sheet without at the same time considering the other.

This was a case where a man had found a system which was wildly bad and confused. The Government Department had produced a system under which a man with a wife and two children who was unemployed for a time would receive an allowance of 38s. per week; after a week or two he might become sick, his need greater than ever; but because of his illness his income dropped to 18s. per week. A young man of 17 without wife or dependents received 9s. per week when he was unemployed, and when he fell sick he received not less but 18s. per week. Was there any sense, an atom of common justice, in that sort of system? What the Report said was that it must be put right and simplified. At present four means tests at least were imposed on people who needed assistance, not for any fault of their own but because of some accident which had happened to them. Was this not the "police" state-

of which Mr. Binney was afraid, and had it not made a mess of things already?

Continuing, the speaker urged eugenists to read the Report with a fair mind and a sense of their responsibilities towards the community. They would find that it was a genuine, workable and necessary scheme to simplify a system the complications and hardships of which fell on the people who could least afford it, those who in this civilized country were left to starve when some accident happened to them. At the end of the Report there were figures which Seebohm Rowntree gave for York. Those who could still say, having read them, that all they cared about was the middle class, that they could not stand more taxes, that it was not their responsibility, meant that they would let the poor starve in York and elsewhere!

Mr. E. J. LIDBETTER said that the Beveridge Report was admittedly only an outline of a scheme; it lacked the detail which was so necessary before it could be discussed at any length, and he thought it better to confine his consideration strictly to its eugenic aspect. The suggestion that want has in the past been due to maladjustment was in his view a little far-fetched. Want was known to be due to a variety of causes of which maladjustment was only one, and not the most important.

He would like to discuss the most important suggestion in this Report which, to his mind, had a vital bearing on the subject of eugenics. This was in Sir William Beveridge's suggestion that the old poor law group should be amalgamated with, and form part of, the nationally insured group of people. Sir William went further and said it was essential that this group should do so. There, in the speaker's opinion, the Report made a fundamental error. To his mind the old poor law group, as much of it as was left, the social problem group as it was sometimes called, should not be connected by administration with the nationally insured group of people, because in the main they are not insurable.

To take the present position of that group: the relief of the able-bodied unemployed had been taken away from the poor law, and was now the work of the Assistance Board; secondly, the assistance to the old-age pensioner had also been taken away from the poor law and was now a separate organization; thirdly, by the transfer of poor law functions to the County and County Boroughs the poor law infirmaries now formed part of a national hospital system; and finally, the maintenance of the blind was a separate organization.

These four groups were the bulk of the cases which had to be dealt with by the former poor law administration, and the effect of their transfer had been to leave a residue so limited as to give a clarified problem of intermittent destitution. In the Beveridge Report, paragraph 371, this group was divided into four: those who failed in their contributions to national insurance on the grounds of deficient income, including partially employed people and those who were on the fringe of employment, street traders, and the like; those who were disqualified for benefit through refusal of employment, leaving work without cause or being discharged for misconduct, or those who refused to attend a training centre; those who had abnormal needs in the matter of diet and other needs; and lastly, the separated and deserted wives and children. Sir William suggested that these four groups must come into the national insurance group, but in a separate section. In this Sir William was using the language of insurance. Here was a definition of the same group taken from the Wood Report on Mental Deficiency (the report of a Royal Commission): "Let us assume that we could segregate as a separate entity the families in this country containing mental defectives of the primary type, we should find we had collected among them a most interesting social group. It would include a much larger proportion of insane persons, epileptics, paupers, criminals, prostitutes, inebriates and other social unfortunates than would a group of families not containing mental deficients which comprise at least 10 per cent in the social scale of most communities."

That was the definition of the social

problem group by this Royal Commission. The speaker was not suggesting that all the people who were being assisted to-day under the poor law fell into that group, but a very large proportion of them did, and from the point of view of eugenics it was most important that that group should not be endowed with benefits such as were suggested in the Beveridge Report. That is why he suggested they should be regarded as the separate community which they had always been. It was essential that there should be a close study of this group: some kind of research which would enable us to understand it, to know its fertility rate, its survival value, its contribution to human progress, and what demands it made upon the community for its care and maintenance.

He agreed that its survival value might not be increased greatly by the Beveridge Scheme, because it probably already reproduced itself to the maximum of human fertility. That, however, was a proposition which was not established by any means and it was one of the problems which we needed to understand. It was quite certain that if this group was to be identified with the insured population proper, it would, to a very large extent, be merged into and lost sight of in the great mass of organization which would be necessary to bring the Beveridge scheme into operation. This, he thought, was a strong reason why we should not, as a *Society*, support the Beveridge Report as it stood.

**General Discussion**

In the course of the discussion which followed, Mr. HOPE-JONES pointed out that £86,000,000 spread over the entire population came to £2 per head and not (as stated by Mr. Binney) £20. He questioned whether compulsory insurance would add to the burden on middle-class people, for at present when insurance was not compulsory or universal the care of the old or incapable fell on the generous, and it was certainly arguable that that was an unnecessary tax upon them.

Lady RHYS WILLIAMS said that the Beveridge proposals stood in the way of a much wider reform, namely that of the whole income tax system. She accepted the view that want must be abolished, but considered that by such a reform this could be achieved without placing additional burdens on the better types of hardworking persons. She asked the meeting to consider that the income tax allowances as at present arranged could be developed in such a way as to provide for the elimination of want in the community.

Mr. TITMUSS said that Mr. Binney spent most of his time in discussing the financial effects of the Beveridge Report on 5 per cent of the community, Mr. Lidbetter most of his on less than 1 per cent. The bulk of the nation—80 to 85 per cent—had been neglected altogether apart from Mrs. Hubback's opening remarks. The 5 per cent group at the top was failing to reproduce itself when income tax stood at 2s. 6d. in the £, and if the whole community had followed its example we should have been unable to wage this war. If the social problem group, at the other end of the scale, was reproducing itself to its physiological maximum, how could the inducements of the Beveridge Report have any effect? Was it not true, he asked further, that the great bulk of the additional expenditure of £86,000,000 was due solely to the ageing of the population and that in the future an increasingly larger sum would have to be found for the care of the rising number of old people? If that was true, what did opponents of the Report suggest should be done with the increasing population of old people?

Mr. HALFORD said that, in his Galton lecture, Sir William Beveridge stated that he did not imagine his audience would feel that the Report had any eugenic value. He amplified this by saying that one had only to realize that the unskilled labourer had a larger family than the skilled worker to see that his scheme could not be depended on to affect the birth-rate. There had been a good deal of middle-class prejudice in the discussion; they must eliminate that and look at things apart from their political and social prejudices. Mrs. Hubback was the advocate of a policy which more than any-

thing else was psychologically adversely affecting the birth-rate.

Mrs. ARNOLD BROWN asked if it was eugenically sound that the eighth child of a family was the best. She wondered how the Beveridge Report would tackle the question of the excessively large family.

Mr. PERCIVAL said that it appeared to be assumed that if people were better off they would have more children, although it was a fact that the most prosperous countries had a lower birth-rate than the less prosperous. Would an increase in prosperity increase the size of families?

**Replies to Discussion**

Mrs. HUBBACK, in replying, recalled that Sir William, in his address to the *Society*, had said that although he had put forward a flat-rate scheme of family allowances, he also advocated a graded scheme so that different economic sections could, through some form of mutual insurance, receive children's allowances in proportion to their own expenditure.

She did not agree that social security would not have any effect on fertility. It might be true that in the past, possibly because the practice of birth control had not spread throughout the social scale, prosperity had brought about a lower birth-rate. But it was also true that the feeling of insecurity which had grown in this country had adversely affected the birth-rate and was likely to continue to do so unless that feeling could be removed.

She agreed that the breeding of some members of the social problem group should be restricted, by sterilization or by segregation. The State medical service proposed in the Report might be of help in this respect.

As for Mr. Binney's observations on the expense of maintaining old people, the fact was they had to be maintained and could not be allowed to starve. The question whether, as proposed in the Report, the charge should be spread over the whole community or whether, as happened now, it should be borne by a few individuals, did not affect the total amount; and if it was spread over the community it was less likely to result in people not being able to afford to marry or have children.

Mr. BINNEY, also in reply, assured Mr. Mitchison that he, too, was capable of saying that the poor should not be left by the rich to starve. That appeared to be irrelevant to the subject of the debate. Sir William had said that the main point of the Report was not to transfer money from the rich to the poor, but to redistribute income among the poor, and his first objection to the Report was a eugenic one, because Sir William redistributed money by making those who were provident and hard-working contribute to the support of those who were not, instead of having the money available for their own families.

Mr. Mitchison had queried his reference to £86,000,000 and said that he did not refer to the other side of the balance sheet. If Mr. Mitchison was speaking metaphorically he could not answer him, for it did not mean anything. £86,000,000 was the figure in money given by Sir William, and in answer to Mr. Titmuss the speaker said that there was nothing in the Report to suggest it was due to the increasing number of old people. They had to be paid for, but the treatment of the aged was the one thing in the Report which could be defended on eugenic grounds; they did not seem to have come out of it very well. Sir William admitted this and said that there was not money enough, but it could be defended on the ground that money was better spent on children or parents than on old people.

As Mr. Hope-Jones said, any social scheme did relieve the burden on the generous by redistributing it amongst the generous and ungenerous, but the generous would always find others to impose upon them!

He had been accused of devoting too much time to one section of the community, those described as the middle-class, but these groups were extremely arbitary and he was not sure to whom reference was being made. He had devoted so much time to the professional classes because his time was short and it was the section of the community which he knew best, and one had heard so many speeches about the fall in the birth-rate

among them. His principal reason, however, was that it was an important point in the Report which had been entirely neglected. The Report had on one class, which was more than 5 per cent of the community, a definitely dysgenic effect, and it was the greatest change proposed in the Report. This feature of the scheme was, in the speaker's opinion, unworkable, and when he asked Sir William how it would work he had refused to answer.

The CHAIRMAN thanked the speakers for a very interesting debate and the proceedings terminated.